AND TRUST COMPANIES	e in italics)
BANKS AND	branches ar
A STATE B	with
NTANA S	(Cities

	do			
	l akeside	8	2€	
e e	Bigfork	Sig Sky Western Bank (f)	Citizens Bank & Trust Co. (f)	¥
The Bank of Baker Belt Vallev Bank (f)	Flathead Bank of Bigfork Belgrade Ennis	Western	Bank & 7	First Citizens Bank Laurel
The Ban Belt Vall	Flathead Ba	Big Sky Wes	Citizens	First Citiz
Baker Belt	Bigfork	Big Sky	Big Timber	Billings
			_	

s First Citizens Bank	Laurel	First Interstate Bank (f)	Montana:	

1) 11100 01000	(1)	
Montana:		
Belgrade	Bozeman	Butte
Cut Bank	Eureka	Evergreen
Great Falls	Hamilton	Hardin
Kalispell	Lame Deer	Livingston
Missoula	Polson	Whitefish
Wyoming		
Buffalo	Casper	Chevenne
Greybull	Jackson	Jackson Hol
Lander	Laramie	Mills

Colstrip Gardiner Helena Miles City

MIIIS			Plains	"		
Laramie		tain Bank (f)	Broadus	e Whiteha	Western Security Bank (f)	I punictoum
Lanner	Sheridan	Rocky Moun	Bigfork	Stevensvill	Western Sec	laurel

Plentywood

Montana	Rin Timhor
can Bank of	Sky Bin T
	Rio Sky
	lan American Bank of Montana (f)

Boulde Bozem

(1)	Livingston		Three For
American Bank of Montana	Big Sky Big Timber	First Security Bank	Belgrade Fort Benton

Whitefish

SUD BIO	Dig Hillings	LIVING
First Security	First Security Bank	
Belgrade	Fort Benton	Thre
West Yellowstone	stone	
The TrustPeople, Inc.	ple, Inc.	

	C.		*
vstone	ople, Ir	Jer Jer	Jolie
est rellon	ustPeople,	of Bridg	m
Wes	The Tri	Bank of Brid	Harle

		ger	
		Brid	

Citizens State Bank of Choteau (f) First Citizens Bank (f) Stockmens Bank (f) Cascade. Choteau Butte.

Peoples Bank of Deer Lodge Farmers State Bank (f) First Security Bank Deer Lodge. Denton.

First Madison Valley Bank State Bank & Trust Co. Dutton State Bank

> Dillon. Ennis..

First State Bank of Forsyth First State Bank of Fort Benton West Yellowstone Fort Benton... Forsyth,

First Community Bank (f) Ashland

Froid Ashland Culbertson Three Forks Wolf Point Valley Bank of Glasgow (f) Community First Bank Glendive

Fort Benton Missoula Chester PMI Bank Great Falls * Havre Heritage State Bank Citizens State Bank Bozeman Glendive Great Falls

Geraldine

Ravalli County Bank (f) Little Horn State Bank Corvallis Corvallis Hamilton

Hardin

Havre.

Poplar Matta ndependence Bank Glasgow

Scobey

Helena	AnnaCo Trust Company	
	College Savings Trust	
	First Security Bank	
	Valley Bank of Helena (f)	
	East Helena	
Jordan	Garfield County Bank	
Kalispell	Glacier Bank (f)	
	Anaconda Bigfork Billi	Billings
	Columbia Falls Eve	Evergree
	Libby Polson	,
	Three Rivers Bank of Montana	a
	Valley Bank	
Laurel	Yellowstone Bank (f)	
	Absarokee Billings Co	Columb
Lincoln	First Bank of Lincoln	
Lolo	Bitterroot Valley Bank	
	Bonner Frenchtown St	St. Reg.
Maita	First Security Bank (f)	
	First State Bank (f)	

Butte

Wibaux	Тету	Sidney	Richey
Plentywo	Hysham	Havre	Great Falls
Glendive	Cut Bank	Conrad	Billings
	na	nk of Montai	Stockman Bank of Montana
	S	Three Fork	Amsterdam Three Forks
		ite Bank	Manhattan State Bank
		JK (f)	First State Bank (f)
		Bank (f)	First Security Bank (f)
Superio	St. Regis	-renchtown	Bonner Frenchtown
		ey Bank	Bitterroot Valley Bank
		incoln	First Bank of Lincoln
	Columbus	Billings	Absarokee Billings
		iank (f)	Yellowstone Bank (f)
			1

Manhattan....

Miles City..

Riverton

Gillette

Sidney Terry Community Bank of Missoula (f) First Security Bank (f) Advisor's Trust Co.

Missoula

Flint Creek Valley Bank (f) Drummond Montana State Bank (f) Hamilton Butte Plentywood Philipsburg

First Citizens Bank (f) Ronan State Bank (f) Polson East Missoula Pablo

Ronan.

Poison.

Thompson Falls Valley Bank of Ronan (f) Hot Springs First Security Bank Arlee

Lake County Bank (f) First Valley Bank (f) First State Bank 1st Bank (f) Seeley Lake. St. Ignatius. Roundup. Shelby..

Thompson Falls.. First State Bank Lewistown Fownsend.

Basin State Bank

Stanford

Sidney.

State Bank of Townsend (f) Farmers State Bank (f) Darby

Stevensville Western Bank of Wolf Point (f) Glacier Bank of Whitefish (f) Florence

(f) Member of the Federal Reserve System Opened 11/1/2002

Wolf Point.

Whitefish

Hinsdale

Victor

Kalispell to be known as West One Bank

10/29/2002 - Approved the application for a proposed new bank in

STATE BANKING BOARD ACTIONS:

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

Approved the merger of Flathead Bank of Bigfork, with Valley Bank of ADMINISTRATIVE ACTIONS:

Approved applications by these banks to open branches in the following locations: Heritage State Bank, Great Falls - Billings First State Bank, Thompson Falls - Dillon Heritage State Bank, Great Falls - Libby

MONTANA NATIONAL BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Columbus Wells Fargo Bank Montana, N.A. United Bank of Absarokee, N.A. Absarokee. Billings.

Big Sandy Forsyth Chester Dillon Baker Anaconda Conrad Butte

Bozeman

Circle

Missoula Livingston Rudyard Havre Great Falls ewistown Roundup

Superior

Glasgow Kalispell Red Lodge Sidney

Western Bank of Chinook, N.A. Native American Bank, N.A. First Citizens Bank, N.A.

First National Bank Kalispell Columbia Falls... Ekalaka. Chinook.

Continental National Bank First National Bank Vaughn Harlowton -airfield.

Mountain West Bank, N.A. Bozeman Ryegate Helena...

Great Falls Missoula Mountain West Bank of Kalispell, N.A. Montana First National Bank Lewistown Kalispeil.

First National Bank of Lewistown First National Bank of Montana United States National Bank Butte Anaconda Twin Bridges Red Lodge. Libby....

Troy

Ruby Valley National Bank White Sulphur

Clyde Park Emigrant Bank of the Rockies, N.A.

Springs.

Cities with branches of out-of-state banks operating in Montana (permitted under law effective 10/1/2001)

Billings, Bozeman, Butte, Great Falls, Helena, Miles City, Missoula – U.S. Bank National Association, Cincinnati, OH Fairview - First Security Bank-West, Beulah, ND

STATE DOCUMENTS COLLECTION

MONTANA STATE LIBRADY 1515 C VI HEI ENA MONTANA 59

E6a no 267 332.1

Dec 31, 2002

No. 267

ABSTRACT OF REPORTS **TRUST COMPANIES** OF CONDITION STATE BANKS MONTANA

TRUST COMPANIES NATIONAL BANKS AND

December 31, 2002

... Director, Department Annie M. Goodwin.....Commissioner of Banking & Financial Institutions ofdministration Scott Darkenwald.

OFFICE STAFF

Deputy Commissioner Chief Examiner ..Office Supervisor Susan Pendergast. James Darfler... Chris Olson

Administrative Support Jason Steffins

Donna Zollinger.

Administrative Support

HELENA AREA EXAMINERS

... Bank Examination Manager Senior Bank Examiner 3ob Fitzsimmons. Steve Caruso

Senior Bank Examiner Senior Bank Examiner Patricia Doherty. Paul Staudohar

Bank Examiner Bank Examiner Bank Examiner David Novotny Paul Reynolds Noela Taylor.

BILLINGS AREA EXAMINERS

....Bank Examination Manager Senior Bank Examiner Bank Examiner Bank Examiner Darryl Redman...

Kelly Biornstad Wichael Webb Fanya Wetzel Barry Smith. Darrin Maas.

Bank Examiner Bank Examiner

Bank Examiner Ronald Rusho

compared with 64 state banks and 3 trust companies, December 31, 2001. Aggregate Assets, Liabilities and Capital of 64 state banks and 4 trust companies, December 31, 2002,

TOTAL LIABILITIES AND CAPITAL	TOTAL CAPITAL	Undivided Profits and Capital Reserves	Surplus	Common Stock	Preferred Stock	Subordinated Notes and Debentures.	CAPITAL	TOTAL LIABILITIES	Other Liabilities	Other Borrowed Funds	Demand Notes	Funds Purchased & Repurchase Agreements	Non-Interest-Bearing Deposits	LIABILITIES Interest-Region Deposits		TOTAL ASSETS	Other Assets	Other Real Estate Owned.	Fixed Assets	Net Loans and Leases	Less: Allowance for Loan and Lease Losses	Loans and Leases	Funds Sold & Repurchase Agreements	Total Securities	Securities - Held for Trading	Securities - Available for Sale	Securities - Held to Maturity	ASSETS Cash and Balances Due from Banks	2 1716 1001 4080 5		MONTANA STATE LIBRARY
\$11,012,625	\$1,048,329	241,910	655,771	127,230	0	\$0		\$9,964,296	76,450	656,889	0	527,241	1 631 226	67 072 400	Ø11,011,010	\$11 012 625	393,319	11,693	253,726	6,857,714	107,654	6,965,368	202,986	2,582,160	0	2 270 785	311,375	\$711,027	2002	Dece	
\$10,305,421	\$959,129	220,624	604,958	120,714	0	50		\$9,346,292	87,345	545,752	0	498,552	1 551 157	66 66 66 66 66 66 66 66 66 66 66 66 66	\$10,000,710	\$10 305 415	358.273	6,616	244,492	6,517,966	98,855	6,616,821	248,771	2,303,252	0	1 950 608	352,644	\$626,045	2001	December 31	(000 omitted)
\$707,204	89,200	21,286	50,813	6,516	0 (0		618,004	(10,895)	111,137	0	28,689	\$0.069 0.069	200	4101,410	\$707 210	35,046	5,077	9.234	339,748	8,799	348,547	(45,785)	278,908	0	320 177	(41,269)	\$84,982	\$	Increase/Decrease	
6.86	9.30	9.65	8.40	5.40	0.00	0 00		6.61	(12.47)	20.36	0.00	5.75	л O. 14	2	0.00	0 0	9.78	76.74	3.78	5.21	8.90	5.27	(18.40)	12.11	0.00	16 41	(11.70)	13.57	%	ecrease	

Allowance for Loan and Lease Losses to Total Loans. Total Capital and Reserve Accounts to Total Assets. Total Loans and Leases to Total Deposits. Total Loans and Leases to Total Assets.

Allowance for Loan and Lease Losses to Total Loans. Total Capital and Reserve Accounts to Total Assets Total Loans and Leases to Total Deposits.. Total Loans and Leases to Total Assets.

Tier 1 Capital to Total Assets.

Tier 1 Capital to Total Assets.

STATE BANKS

2002 62.64% 10.40% 9.52%

> 2001 80.55% 63.60% 10.17% 9.31%

> > NATIONAL BANKS

2002 60.25% 72.33% 8.74% 7.61%

2001

9.81% 68.19% 56.90%

1.43%

December 31,

December 31,

Aggregate Assets, Liabilities and Capital of 16 national banks, December 31, 2002, compared with 17 national banks and 1 trust company, December 31, 2001. Compiled from information provided by Montana national banks. (000 omitted)

GRAND TOTAL - ALL BANKS IN MONTANA	TOTAL LIABILITIES AND CAPITAL	TOTAL CAPITAL	Unrealized Securities Gains & Losses (FASB 115)	Undivided Profits and Capital Reserves	Surplus	Common Stock	Preferred Stock	CAPITAL Subordinated Notes and Debentures	TOTAL LIABILITIES	Other Liabilities	Other Borrowed Funds	Demand Notes	Funds Purchased & Repurchase Agreements	Non-Interest-Bearing Deposits	Interest-Bearing Deposits	TOTAL ASSETS	Other Assets	Other Real Estate Owned	Fixed Assets.	Net Loans and Leases	Less: Allowance for Loan and Lease Losses	Loans and Leases	Funds Sold & Repurchase Agreements	Total Securities	Securities - Held for Trading	Securities - Available for Sale	Securities - Held to Maturity	Cash and Balances Due from Banks	ASSETS	
\$13,781,520	\$2,768,895	\$220,907	5,363	67,938	71,275	66,081	0	\$10,250	\$2,547,988	27,037	24,642	0	170,405	496,386	\$1,829,518	\$2,768,895	102,313	3,950	55,969	1,659,147	23,183	1,682,330	453,582	275,463	0	234,699	40,764	\$218,471	2002	
\$13,945,832	\$3,640,411	\$367,472	3,190	161,026	118,360	74,646	0	\$10,250	\$3,272,939	51,957	30,453	0	127,732	648,295	\$2,414,502	\$3,640,411	100,260	1,250	63,215	2,058,652	29,783	2,088,435	749,529	385,380	0	347,748	37,632	\$282,125	1007	December 31
(\$164,312)	(\$871,516)	(146,565)	2,173	(93,088)	(47,085)	(8,565)	0	0	(724,951)	(24,920)	(5,811)	0	42,673	(151,909)	(\$584 984)	(\$871,516)	2,053	2,700	(7,246)	(399,505)	(6,600)	(406, 105)	(295,947)	(109,917)	0	(113,049)	3,132	(\$63,654)	99	Increase/Decrease
(1.18)	(23.94)	(39.88)	68.12	(57.81)	(39.78)	(11.47)	0.00	0.00	(22.15)	(47.96)	(19.08)	N/A	33.41	(23.43)	(24 23)	(23.94)	2.05	216.00	(11.46)	(19.41)	(22.16)	(19.45)	(39.48)	(28.52)	0.00	(32.51)	8.32	(22.56)	%	Decrease

SUST COMPANIES	italics)
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AND	s are in i
BANKS AND TRUST C	branches
IA STATE	with
S	es
MONTANA	(Citi
MONTAN	5)

Baker	The Bank of Baker		
Belt	Belt Valley Bank (f)		
Bigfork	Belgrade Ennis	Lakeside	
Big Sky	stern Bank (f)		
i	Bozeman Four Comers	(
Big Timber	Citizens Bank & Irust Co. (1) First Citizens Bank		
h	Laurel		
	First Interstate Bank (f)		
	Montana: Belgrade Bozeman	Butte	Colstrip
		Evergreen (Gardiner
	Lame Deer	ton	Miles City
	Polson	m	Whitefish
	Wyoming:	Chamana	Cillotto
	-	oue)cuie	Jander
	Mills	Riverton	Sheridan
	untain Bank (f)		
	ш	Broadus	Plains
	Plentywood Stevensville	Whitehall	
	Western Security Bank (f)		
	Laurel Lewistown		
Boulder	First Boulder Valley Bank		
	Montana City		
Bozeman	American Bank of Montana		
	Big Sky Big Timber Livingston		Whitefish
	₹	i	
	Belgrade Fort Benton	Three Forks	
	The TrustBooks for		
Bridger	Bank of Bridger		
	Harlem Joliet	Red Lodge	
Butte	First Citizens Bank (f)		
Cascade	Stockmens Bank (f)		
Choteau	Citizens State Bank of Choteau (f)	ean (l)	
Deer Lodge	First Security Bank		
	Peoples Bank of Deer Lodge	Ф	
Denton	Farmers State Bank (f)		
Dillon	State Bank & Trust Co.		
Dutton	Dutton State Bank		
Ennis	First Madison Valley Bank		

7/23/2003 - Approved the application of the proposed Commerce Bank of Yellowstone County to open a new bank in Billings. STATE BANKING BOARD ACTIONS:

Scobey

Poplar

ndependence Bank

Stevensville Lockwood

Corvallis

Hardin Havre.

Ravalli County Bank (f) Little Horn State Bank

Corvallis Shelby

PMI Bank Great Falls Havre

Citizens State Bank

Hamilton

Geraldine Missoula

Fort Benton

Chester

Community First Bank

Heritage Bank Bozeman Glendive

Glendive.....

Kalispell

Hinsdale

Culbertson Froid

Ashland

Glasgow Forsyth

First State Bank of Forsyth First Community Bank (f) Three Forks Wolf Poir Valley Bank of Glasgow (f)

West Yellowstone

Wolf Point

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS ADMINISTRATIVE ACTIONS:

On these dates, approved applications by these banks to open 9/29/2003 - Stockman Bank of Montana, Miles City - Bozeman 8/4/2003 - Bitterroot Valley Bank, Lolo - Missoula 7/28/2003 - Bank of Bridger - Red Lodge branches in the following locations:

MONTANA NATIONAL BANKS AND TRUST COMPANIES (Cities with branches are in italics)

Libby

Columbia Falls Evergreen Three Rivers Bank of Montana

Butte

Bigfork

Valley Bank of Helena (f)

Garfield County Bank

Glacier Bank (f) East Helena Anaconda

Jordan

AnnaCo Trust Company

Helena

College Savings Trust

First Security Bank

		Kalish	
₹ ₹		Missoula pell, N.A. own la	Livingston
United Bank of Absarokee, N.A. Columbus Native American Bank, N.A. Western Bank of Chinook, N.A. First Critzens Bank, N.A.	k k nal Bank	Mountain West Bank, N.A. Bozeman Great Falls Missoula Mountain West Bank of Kalispell, N.A. First National Bank of Lewistown First National Bank of Montana Anaconda	roy ional Bank kies, N.A. Emigrant
United Bank of Absarokee, It Columbus Columbus Native American Bank, N.A. Western Bank of Chinook, N. First Citizens Bank, N.A. Kalispell	First National Bank First National Bank Vaughn Continental National Bank	Mountain West Bank, N.A. Bozeman Great Falls Mountain West Bank of Ka First National Bank of Lew	y Nat
	First Natio Vaughn Continent	Mountain W Bozeman Mountain W First Nation	
AbsarokeeBrowning Chinook.	Ekalaka Fairfield Harlowton	Helena Kalispell Lewistown Libby	Twin Bridges White Sulphur Springs
C C C C	Ta E	E E E	₹ ₹

Stockman Bank of Montana Amsterdam Three Forks

Manhattan State Bank

Manhattan Miles City

Malta.. Lolo..

First State Bank (f)

Superior

St. Regis Columbus

Bonner Frenchtown

Bitterroot Valley Bank First Security Bank (f)

First Bank of Lincoln

Lincoln

Yellowstone Bank (f) Absarokee Billings

West One Bank*

Valley Bank Polson

Cities with branches of out-of-state banks operating in Montana Fairview - First Security Bank-West, Beulah, ND (permitted under law effective 10/1/2001)

Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula – U.S. Bank National Association, Cincinnati, OH

Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valler - Wells Fargo Bank, National Association, San Francisco, CA Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Anaconda, Baker, Big Sandy, Bozeman, Butte, Chester,

STATE DOCUMENTS COLLECTION

MONTANA STATE LIBRAR

NO. 269

DEC 31, 2003

No. 269

ABSTRACT OF REPORTS

OF CONDITION

TRUST COMPANIES STATE BANKS MONTANA AND

TRUST COMPANIES NATIONAL BANKS AND

December 31, 2003

Annie M. Goodwin.....Commissioner of Banking .. Director, Department & Financial Institutions of Administration Scott Darkenwald.

Deputy Commissioner OFFICE STAFF

Chris Olson

Bob Fitzsimmons Deputy Commissioner	Chief Examiner	Attorney	Office Supervisor	Administrative Support	Administrative Support
Bob Fitzsimmons.	James Darfler	Peter Funk	Susan Pendergast	Donna Zollinger	Jacon Steffine

HELENA AREA EXAMINERS

Bank Examination Manager	Senior Bank Examiner	Senior Bank Examiner	Bank Examiner	Bank Examiner	Bank Examiner	Bank Examiner	Bank Examiner
Steve Caruso Bank Examinati	Paul Staudohar	Patricia Doherty	David Novotny	Noela Taylor	Paul Reynolds	Shannon Gardner	Derek Krueger

BILLINGS AREA EXAMINERS

Bank Examination Manager Senior Bank Examiner	Bank Examiner		Bank Examiner	Bank Examiner	Bank Examiner	
Darryl Redman Barry Smith	Kelly Bjornstad	Tanya Wetzel	Darrin Maas	Michael Webb	Ronald Rusho	Eric Astrup

Aggregate Assets, Liabilities and Capital of 64 state banks and 4 trust companies, December 31, 2003, compared with 64 state banks and 4 trust companies, December 31, 2002.

CAPITAL Subordinated Notes and Debentures	LIABILITIES Interest-Bearing Deposits	Loans and Leases	MONTANA STATE LIBRARY MONTANA STATE LIBRARY
\$0 128,285 709,832 286,429 8,438 \$1,132,984 \$12,069,098	\$7,452,758 1,915,009 569,242 0 930,770 68,335 \$10,936,114	202,750 7,594,649 115,238 7,479,411 286,524 12,876 413,805 \$12,069,098	2003 2003 \$659,307 267,617 2,746,808
\$0 0 127,230 655,771 241,910 23,418 \$1,048,329 \$11,012,625	\$7,072,490 1,631,226 527,241 0 656,889 76,450 \$9,964,296	2,362,100 202,986 6,965,368 107,654 6,857,714 253,726 11,693 393,319 \$11,012,625	(000 omitteel) December 31 2002 371,027 371,375 808 2,270,785 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 1,055 54,061 44,519 (14,980) 84,655 \$1,056,473	\$380,268 283,783 42,001 0 273,881 (8,115) 971,818	432,263 (236) 629,281 7,584 621,697 32,798 1,183 20,486 \$1,056,473	Increase/Decrease \$\$ % (\$51,720) (7.2) (43,758) (14.0) 476,023 20.9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0.00 0.00 0.83 8.24 18.40 (63.97) 8.08 9.59	5.38 17.40 7.97 0.00 41.69 (10.61) 9.75	(0.12) (0.12) 9.03 7.04 9.07 12.93 10.12 5.21 9.59	% (7.27) (14.05) 20.96 0.00

Aggregate Assets, Liabilities and Capital of 13 national banks, December 31, 2003, compared with 16 national banks, December 31, 2002. Compiled from information provided by Montana national banks.

(000 omitted)

GRAND TOTAL - ALL BANKS IN MONTANA	GAPITAL Subordinated Notes and Debentures	LIABILITIES Interest-Bearing Deposits	ASSETS Cash and Balances Due from Banks
\$13,255,073	\$0 0 21,253 31,609 59,418 417 \$112,697 \$1,185,975	\$843,037 171,385 25,595 0 23,715 9,546 \$1,073,278	\$91,702 43,908 78,724 122,632 30,075 881,853 13,232 868,621 13,373 4,852 32,720 \$1,185,975
\$13,781,520	\$10,250 0 66,081 71,275 67,938 5,363 \$220,907 \$2,768,895	\$1,829,518 496,386 170,405 0 24,642 27,037 \$2,547,988	December 31 2002 \$218,471 908 40,764 908 234,699 0 0 275,463 975 453,582 453,582 1,682,330 2532 275,483 1,682,330 2532 275,883 1,682,330 253,83 1,682,330 253,83 1,682,330 253,83 1,682,330 253,83 1,682,330 253,83 1,682,330 253,83 1,682,330 253,83 1,682,330 253,83 1,682,330 253,950 102,313 375 \$2,768,895
(\$526,447)	(10,250) 0 (44,828) (39,566) (8,520) (4,946) (108,210) (\$1,582,920)	(\$986,481) (325,001) (144,810) 0 (927) (17,491)	Increase/Decrease \$\$
(3.82)	(100.00) 0.00 (67.84) (55.65) (12.54) (92.22) (48.98)	(53.92) (65.47) (84.98) N/A (3.76) (64.69) (57.88)	% (58.03) 7.71 (66.46) 0.00 (55.48) (93.37) (47.58) (42.92) (47.65) (36.80) (22.84 (68.02) (57.17)

Allowance for Loan and Lease Losses to Total Loans	Tier 1 Capital to Total Assets	Total Capital and Reserve Accounts to Total Assets	Total Loans and Leases to Total Deposits	Total Loans and Leases to Total Assets	STATE BANKS
1.52%	9.39%	10.24%	81.07%	62.33%	December 31, 2003 2
1.55%	9.52%	10.40%	80.03%	62.64%	2002

December 31	27,
2003	2002
73.54%	60.25%
86.93%	72.33%
10.50%	8.74%
9.50%	7.61%
1.50%	1.38%
	73.54% 86.93% 10.50% 9.50%

83	
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2	ï
D TRUST COMPANIES	
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ONTANA STATE BANKS AND	College and the formander of the land the line
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Baker Belt Biofork	Big Sky	Big Timber Billings

ig Timber Citizens Bank & Trust Co. (f)	illings First Citizens Bank	Laurel	First Interstate Bank (f)	Montana:
ig Timber	illings			

Gillette	7	Sheridan		Plains	// //		
Cheyenne	e	Riverton		Broadus	e Whitehall		
Casper	Jackson Hole	Mills	ain Bank (f)	Bozeman	Stevensvill	Nestern Security Bank (f)	I pwistown
	Jackson	Laramie	Rocky Mountain Bank (f)	Bigfork	Plentywood	Western Sec	latite

	Th			
THE CECUITY DAILY	Belgrade Fort Benton	West Yellowstone	The TrustPeople, Inc.	
				ger

dger	rig G
	Harlem Jollet
tte	First Citizens Bank (f)
scade	Stockmens Bank (f)
ofeau	Citizens State Bank of Chote

Farmers State Bank (f)	State Bank & Trust Co.	Dutton State Bank	First Madison Valley Ban	West Yellowstone
ton	n	on		

West Yellowstone	First State Bank of Forsyth	First Community Bank (f)	Ashland Culbertson	Three Forks Wolf Point
	J	WC		

Falls	Community First Bank Heritage Bank Bozeman Cheste Glendive Havre	irst Bank k Chester Havre
	Shelby	

MI Bank Great Fal	Sitizens State Bank	Corvallis
_	nilton	

Ravalli County Bank (f)	is Stevensvi	ttle Horn State Bank	Lockwood
Ravalli	Corvall	Hardin Little Ho	Billings

					Dor
Bank (f)	Stevensville	le Bank	Lockwood	Bank	Malta
Ravalli County	Corvallis	Little Horn Stat	Billings Lockwood	Independence Bank	Clascow

Scobey

	Laurel				
	First Interstate Bank (f)	Bank (f)			
	Montana:				
	Belgrade	Bozeman	Butte	Colstrip	
	Cut Bank	Eureka	Evergreen	Gardiner	
	Great Falls	Hamilton	Hardin	Helena	
	Kalispell	Lame Deer	Livingston	Miles City	
	Missoula	Polson	Red Lodge	Whitefish	
	Wyoming:				
	Buffalo	Casper	Cheyenne	Gillette	
	Jackson	Jackson Hole	0)	Lander	
	Laramie	Mills	Riverton	Sheridan	
	Rocky Mountain Bank (f)	in Bank (f)			
	Bigfork	Bozeman	Broadus	Plains	
	Plentywood	Stevensville	Whitehall	1	
	Western Security Bank (f)	irity Bank (f)			
	Laurel	Lewistown			
Boulder	First Boulder Valley Bank	/alley Bank			
	Montana City				
Bozeman	American Bank of Montana (f)	k of Montana	(e)		
	Big Sky	Big Timber Livingston	Livingston	Whitefish	
	First Security Bank	Bank			
	Belgrade	Fort Benton	Three Forks	S	
	West Yellowstone	stone			
	The TrustPeople, Inc.	ole, Inc.			
Bridger	Bank of Bridger	-			
	Harlem	Joliet			
:	Plant Oldingan Danie, 10	Danie 10			

	LIIST SECULITY DAILY	Dalik	
	Belgrade	Belgrade Fort Benton	Three Fo
	West Yellowstone	vstone	
	The TrustPeople, Inc.	pple, Inc.	
er	Bank of Bridger	ler.	
	Harlem	Joliet	
	First Citizens Bank (f)	Bank (f)	
ade	Stockmens Bank (f)	ank (f)	

	Hanem 30	Joilet
Butte	First Citizens Bank (f)	ik (5
Cascade	Stockmens Bank (f)	3
Choteau	Citizens State Bank of Chotea	nk of Chotes
Deer Lodge	First Security Bank	¥
	Peoples Bank of Deer Lodge	Deer Lodge
Denton	Farmers State Bank (f)	ank (f)

	Peoples Bank of Deer Lodg
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank

Dutton State Bank	First Madison Valley Bank	West Yellowstone	First State Bank of Forsyth	First Community Bank (f)
Dutton	Ennis		Forsyth	Glasgow

Comment of the Commen	Ashland Culbertson	Three Forks Wolf P	Valley Bank of Glasgow (Community First Bank	Falls Heritage Bank
				ive	Falls

Community First Bank		Bozeman Chester	Glendive Havre	Shelby	PMI Bank Great Falls *
Glendive	Great Falls				

Geraldine

Fort Benton Kalispell

		=	c
Bank		/ Bank	Steven
Citizens State Bank	allis	Count	allis
Citizer	Conval	Ravalli	Covalli
nollic			

Ravalli County Bank (f)	Corvallis Stevensville	Little Horn State Bank	Billings Lockwood	Independence Bank
		1		
		C		00

of all and	
nelena	College Savings Trust
	First Security Bank Valley Bank of Helena (f)
	East Helena
Jordan	Clarier Bank / B
valispell	Anaconda Biofork Butte
	Falls Evergre
	Polson
	Three Rivers Bank of Montana
	West One Bank**
Laurel	Yellowstone Bank (f)
	Absarokee Billings Columbus
Lincoln	First Bank of Lincoln
Lolo	
	Bonner Frenchtown St. Regis Superio
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	
	Amsterdam Three Forks
Miles City	Bank of Montana
	Conrad Cut Bank
	alls Havre Hysnam
Missoula	Advisor's Trust Co
	Community Bank of Missoula (f)
	First Security Bank (f)
	Hamilton
Philipsburg	Flint Creek Valley Bank (f)
	Butte Drummond
Plentywood	Montana State Bank (f)
Polson	First Citizens Bank (f)
	East Missoula
Ronan	state B
	Pablo Polson
	Sank of Ronan (f)
	Arlee Hot Springs Thompson Falls
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st Bank (f)
Stanford	Basin State Bank
	Lewistown

antord		Lewistown	ompson FallsFirst State Bank	Plains
	LQ.		oson Falls	

			Stevensville	
Plains	TownsendState Bank of Townsend (f)	VictorFarmers State Bank (f)	Darby Florence Hamilton	WhitefishGlacier Bank of Whitefish (f)

Hinsdale

	9
	Bank of Wolf Point
Eureka	Wolf PointWestern

(f) Member of the Federal Reserve System * Opened 11/1/2002 ** Opened 4/1/2003

STATE BANKING BOARD ACTIONS:

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS ADMINISTRATIVE ACTIONS:
None.

On the following dates, approved applications by these banks to open branches in the following locations: 1/6/03 – First Interstate Bank, Billings – Bozeman 3/12/03 – Yellowstone Bank, Laurei – Billings 5/13/03 – Farmers State Bank, Victor – Lolo 5/19/03 – Big Sky Western Bank, Big Sky – Bozeman

MONTANA NATIONAL BANKS AND TRUST COMPANIES (Cities with branches are in Italics)

	Bozeman	Circle	Kalispell	Red Lodge	Sidney				
N.A.	a, N.A. Big Sandy	Chinook	Helena	Missoula	Shelby		ď	N.A.	
United Bank of Absarokee, N.A. Columbus	Wells Fargo Bank Montana, N.A. Anaconda Baker Big S	Chester	Havre	Livingston	Rudyard	Valier	Native American Bank, N.A.	Western Bank of Chinook, N.A.	Bank, N.A.
United Bank	Wells Fargo I	Butte	Great Falls	Lewistown	Roundup	Superior	Native Americ	Western Ban	First Citizens
Absarokee	Billings						Browning	Chinook	Columbia Falls First Citizens Bank, N.A.

Browning

Kalispell	First National Bank	First National Bank	Vaughn
	Ekalaka	Fairfield	

Vaughn	. Continental National Bank	Ryegate	iena
>	rlowtonCo	IE.	enaMc

National De	Bank of Lev	Bank of Mo	Bozema
Mortialia Filst National Da	own First National Bank of Lew	First National Bank of Mor	Anaconda
	UMC		

Missoula

101	Ruby Valley National Bar	Sheridan	
	Twin Bridges		White Culphin
	1		5

	Livings
ngs Bank of the Rockies, N.A.	

ton

Cities with branches of out-of-state banks operating in Montana (permitted under law effective 10/1/2001)
Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula – U.S. Bank National Association, Cincinnati, OH

STATE DOCUMENTS COLLECTION

MONTANA STATE LIBRAL 1515 E. 6th AVE.

E6A NO. 268 S 332.1

JUNE 30, 2003

ABSTRACT OF REPORTS TRUST COMPANIES MONTANA STATE BANKS OF CONDITION AND

TRUST COMPANIES NATIONAL BANKS

June 30, 2003

cott Darkenwald Director, Department of Administration	nnie M. GoodwinCommissioner of Banking & Financial Institutions
D	2
cot	nu

Comm	
AFF Deputy	
FICE ST	
PO	
ris Olsc	
చ	

Chief Examiner	Attorney	Office Supervisor	Administrative Support	Administrative Support
James Darfler	Peter Funk	Susan Pendergast	Donna Zollinger	lacon Staffine

HELENA AREA EXAMINERS

. Bank Examination Manage	Senior Bank Examine	Senior Bank Examine	Senior Bank Examine	Bank Examine	Bank Examine
teve Caruso Ba	sob Fitzsimmons	aul Staudohar	atricia Doherty	avid Novotny	Joela Tavlor

BILLINGS AREA EXAMINERS

Bank Examiner

Paul Reynolds

Bank Examination Manager	Senior Bank Examiner	Bank Examiner	Bank Examiner		Bank Examiner	Bank Examiner
Darryl Redman B	Barry Smith	Kelly Bjornstad	Tanya Wetzel	Darrin Maas	Michael Webb	Ronald Rusho

compared with 64 state banks and 4 trust companies, June 30, 2002. Aggregate Assets, Liabilities and Capital of 64 state hanks and 4 trust companies, June 30, 2003,

MONTANA STATE LIBRARY	2003 2003 \$647,687	June 30 2002 7 \$571,174	Increase/Decrease \$\$
Cash and Balances Due from Banks	\$647,687	\$571,174 330,885	\$76,513 (52,561)
Securities - Available for Sale	2,366,233	1,980,319	385,914
Securities - Held for Trading	0	0	222 252
Total Securities	2,644,557	2,311,204	333,353
Loans and Leases	7.495.591	6.833.283	662,308
Less: Allowance for Loan and Lease Losses	113,249	104,641	8,608
Net Loans and Leases	7,382,342	6,728,642	653,700
Fixed Assets	271,762	246,490	25,272
Other Real Estate Owned	14,381	6,870	7,511
TOTAL ASSETS	\$11 498 501	\$10 373 342	\$1.125.159
LIABILITIES			
Interest-Bearing Deposits	\$7,216,807	\$6,809,454	\$407,353
Non-Interest-Bearing Deposits	1,733,221	1,430,892	302,329
Funds Purchased & Repurchase Agreements	565,069	447,869	117,200
Demand Notes	0	0	0
Other Borrowed Funds	801,530	604,855	196,675
TOTAL LIABILITIES	\$10,396,800	\$9,370,747	1,026,053
CAPITAL			
Subordinated Notes and Debentures	\$0	\$0	0
Preferred Stock	0	0	0
Common Stock	127,381	125,789	1,592
Surplus	688,855	628,421	60,434
Undivided Profits and Capital Reserves	262,736	229,183	33,553
Unrealized Securities Gains & Losses (FASB 115)	22,729	19,202	3,527
TOTAL CAPITAL	\$1,101,701	\$1,002,595	99,106
TOTAL LIABILITIES AND CAPITAL	\$11,498,501	\$10.373.342	\$1,125,159

STATE BANKS

Allowance for Loan and Lease Losses to Total Loans.

Tier 1 Capital to Total Assets...

Total Capital and Reserve Accounts to Total Assets. Total Loans and Leases to Total Deposits. Total Loans and Leases to Total Assets.

64.55% 83.75% 10.46% 9.58% 1.51%

2002 65.22% 82.92%

NATIONAL BANKS

10.57% 9.67% 1.53%

Allowance for Loan and Lease Losses to Total Loans.. Total Capital and Reserve Accounts to Total Assets. Total Loans and Leases to Total Deposits. Total Loans and Leases to Total Assets.

Tier 1 Capital to Total Assets..

57.68% 70.27% 8.97% 7.84% 1.43%

2002 62.81% 76.20% 9.38% 8.21% 1.35%

June 30

June 30

Aggregate Assets, Liabilities and Capital of 15 national banks, June 30, 2003, compared with 16 national banks, June 30, 2002. Compiled from information provided by Montana national banks.

(000 omitted)

GRAND TOTAL - ALL BANKS IN MONTANA	TOTAL LIABILITIES AND CAPITAL	TOTAL CAPITAL	Unrealized Securities Gains & Losses (FASB 115)	Undivided Profits and Capital Reserves.	Surplus	Preferred Stock	Subordinated Notes and Debentures	CAPITAL	TOTAL LIABILITIES	Other Liabilities	Other Borrowed Funds	Demand Notes	Funds Purchased & Repurchase Agreements	Non-Interest-Bearing Deposits	Interest-Bearing Deposits	LIABILITIES	TOTAL ASSETS	Other Assets	Other Real Estate Owned	Fixed Assets	Net Loans and Leases	Less: Allowance for Loan and Lease Losses	Loans and Leases	Funds Sold & Repurchase Agreements	Total Securities	Securities - Held for Trading	Securities - Available for Sale	Securities - Held to Maturity.	ASSETS Cash and Balances Due from Banks		
\$14,270,564	\$2,772,163	\$227,591	3,935	72,575	75.110	65 721	\$10,250		\$2,544,572	26,088	22,186	0	202,074	487,963	\$1,806,261		\$2,772,163	127,454	2,144	56,679	1,589,174	23,070	1,612,244	581,931	196,700	0	155,909	40,791	\$218,081	2003	June 30
\$12,996,654	\$2,623,312	\$225,628	4,475	73,533	71,274	66 081	\$10,265		\$2,397,684	33,091	26,487	0	157,190	435,305	\$1,745,611		\$2,623,312	79,086	2,743	54,403	1,639,362	22,439	1,661,801	363,089	316,686	0	281,594	35,092	\$167,943	2002	30
\$1,274,010	\$148,851	1,963	(540)	(958)	3,836	(360)	(15)		146,888	(7,003)	(4,301)	0	44,884	52,658	\$60,650		\$148,851	48,368	(599)	2,276	(50,188)	631	(49,557)	218,842	(1.19,986)	0	(125,685)	5,699	\$50,138	\$\$	Increase/Decrease
9.80	5.67	0.87	(12.07)	(1.30)	5.38	(0.54)	(0.15)		6.13	(21,16)	(16.24)	0.00	28.55	12.10	3.47		5.67	61.16	(21.84)	4.18	(3.06)	2.81	(2.98)	.60.27	(37.89)	0.00	(44.63)	16.24	29.85	%	Decrease

BakerThe Bank of Baker	
Bigfork Flathead Bank of Bigfork	
	Lakeside
Big SkyBig Sky Western Bank (f)	
Big Timber Citizens Bank & Trust Co. (f)	

Colstrip Great Falls Kalispell Helena Evergreen Bozeman First Interstate Bank (f) Hardin Lame Deer

Sheridan Plentywood Stevensville Whitehall Casper Jackson Hole Riverton Cheyenne Miles City Whitefish Bozeman Broadus Red Lodge Western Security Bank (f) Rocky Mountain Bank Polson Laramie Bigfork

Big Timber Livingston Whitefish American Bank of Montana (f) Lewistown First Boulder Valley Bank Montana City Big Sky Laurel 3ozeman Boulder

Belgrade Fort Benton Three Forks West Yellowstone First Security Bank

First Citizens Bank (f) The TrustPeople, Inc. Stockmens Bank (f)

Citizens State Bank of Choteau (f) First Security Bank Peoples Bank of Deer Lodge Deer Lodge. Choteau

First Madison Valley Bank Farmers State Bank (f) State Bank & Trust Co. Dutton State Bank

Froid Wolf Point First Community Bank (f) Ashland Culbertson First State Bank of Forsyth West Yellowstone Three Forks Glasgow.. Forsyth.

Hinsdale

Bozeman Chester Glendive Havre Valley Bank of Glasgow (f) Community First Bank Heritage Bank Billings Glendive.....

PMI Bank Great Falls Citizens State Bank Geraldine Missoula

Stevensville Lockwood Ravalli County Bank (f) Little Horn State Bank Corvallis Corvallis Hardin. Havre.

Scobey Poplar ndependence Bank

Bonner Frenchtown Missoula St. Regis ibby Columbus Bozeman Conrad Great Falls Havre Community Bank of Missoula (f) Columbia Falls Evergreen Three Rivers Bank of Montana Stockman Bank of Montana Amsterdam Three Forks Valley Bank of Helena (f) Yellowstone Bank (f) Absarokee Billings Worden AnnaCo Trust Company Richey College Savings Trust First State Bank (f) Manhattan State Bank Garfield County Bank Bitterroot Valley Bank First Security Bank (f) First Security Bank (f) First Bank of Lincoln First Security Bank Advisor's Trust Co. Glacier Bank (f) West One Bank East Helena Anaconda Plentywood Valley Bank Superior Billings Glendive Hamilton Wibaux Polson Manhattan Miles City. Kalispell. Missoula. Helena. Lincoln Laurel Malta Lolo

Hysham Flint Creek Valley Bank (f) Drummond Montana State Bank (f)

Community Bank, Inc. (f) First Citizens Bank (f) Polson East Missoula Plentywood. Philipsburg Polson.

Thompson Falls Hot Springs Valley Bank of Ronan (f) First Security Bank

Lake County Bank (f) First Valley Bank (f) First State Bank 1st Bank (f) Roundup......St. IgnatiusSeeley LakeShelbySidneyStanfordStanfordStanford

Plains Basin State Bank Thompson Falls . First State Bank Lewistown

Stevensville Hamilton Glacier Bank of Whitefish (f) State Bank of Townsend (f) . Farmers State Bank (f) Darby Florence Townsend.. Whitefish. Victor....

Western Bank of Wolf Point (f) (f) Member of the Federal Reserve System Wolf Point.

Eureka

Fort Benton

Kalispell

STATE BANKING BOARD ACTIONS:

12/1/2004 - Approved the application of the proposed Bank of

Bozeman to open a new bank in Bozeman.

ADMINISTRATIVE ACTIONS: On these dates, approved applications by these banks to open DIVISION OF BANKING AND FINANCIAL INSTITUTIONS branches in the following locations: 10/7/2004 - Valley Bank of Ronan - Pablo

11/1/2004 - First Security Bank, Bozeman - Big Sky

11/24/2004 - First Security Bank, Bozeman - Bozeman 12/23/2004 - Heritage Bank, Great Falls - Great Falls

MONTANA NATIONAL BANKS AND TRUST COMPANIES (Cities with branches are in italics)

Red Lodge Great Falls Missoula United Bank of Absarokee, N.A. Western Bank of Chinook, N.A. Native American Bank, N.A. Continental National Bank Mountain West Bank, N.A. Bank of Bridger, N.A. Lovell First National Bank First National Bank Wyoming: Greybull Bozeman Ryegate Montana: Vaughn Ekalaka.

Harlowton. Helena ... Fairfield,

Mountain West Bank of Kalispell, N.A. Kalispell

Kalispell Anaconda Bozeman Butte First National Bank of Lewistown First National Bank of Montana Troy Missoula Lewistown.

Bank of the Rockies, N.A. Sheridan White Sulphur Springs...

Ruby Valley National Bank

Twin Bridges.

Clyde Park Emigrant

Cities with branches of out-of-state banks operating in Montana (permitted under law effective 10/1/2001) Fairview - First Security Bank-West, Beulah, ND Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula - U.S. Bank National Association, Cincinnati, OH

Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier - Wells Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester, Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Fargo Bank, National Association, San Francisco, CA

STATE DOCUMENTS COLLECTION

MONTANA STATE LIBRA 1515 E. 6th AVE.

DEC. 31, 2004 NO. 271 E6A

332.1

No. 271

ABSTRACT OF REPORTS TRUST COMPANIES STATE BANKS OF CONDITION MONTANA

RUST COMPANIES NATIONAL BANKS

December 31, 2004

Annie M. Goodwin.....Commissioner of Banking .. Director, Departmen of Administration Janet Kelly.

OFFICE STAFF

& Financial Institutions

..... Office Supervisor Deputy Commissioner Chief ExaminerAdministrative Support Christopher Romano..... Bob Fitzsimmons Donna Zollinger James Darfler.

HELENA AREA EXAMINERS

Bank Examiner . Bank Examination Manager Senior Bank Examiner Bank Examiner Bank Examiner Bank Examiner Shannon Gardner ... Steve Caruso Paul Staudohar. Paul Reynolds.. David Novotny. Noela Taylor...

BILLINGS AREA EXAMINERS

Louann Kicker.

Darryl Redman...... Bank Examination Manager Bank Examiner Senior Bank Examiner Bank Examiner Bank Examiner Bank Examiner Bank Examiner Bank Examiner Kelly Bjornstad. Michael Webb. Ronald Rusho. Barry Smith Tanya Wetzel Darrin Maas .. Eric Astrup.



compared with 64 state banks and 4 trust companies, December 31, 2003. Aggregate Assets, Liabilities and Capital of 63 state banks and 4 trust companies, December 31, 2004,

CAPITAL Subordinated Notes and Debentures	LIABILITIES Interest-Bearing Deposits	ASSETS Cash and Balances Due from Banks	
\$0 261 118,953 761,575 340,651 340,651 340,651 340,651	\$7,778,066 2,150,421 692,390 0 1,017,569 72,871 \$11,711,317	2004 \$771,922 245,923 2,659,049 2,904,972 169,384 8,448,258 124,860 8,323,398 305,591 13,106 444,418 \$12,932,791	
\$0 128,285 709,832 286,429 8,438 \$1,132,984 \$12,069,098	\$7,452,758 1,915,009 569,242 0 930,770 68,335 \$10,936,114	December 31 2003 2003 2003 2003 2005	(000 omitted)
0 261 (9.332) 51,743 54,222 (8,404) 88,490 \$863,693	\$325,308 235,412 123,148 0 86,799 4,536 775,203	Increase/Decrease \$\$ % \$112,615 17,00 \$112,615 17,00 (21,694) (8.1 (87,759) (3.14 (87,759) (3.64 (109,453) (3.66 (109,453) (16,44 853,060 11,22 9,622 8,33 843,987 11,29 11,067 6,68 230 11,74 30,613 7,44	
0.00 N/A (7.27) 7.29 18.93 (99.60) 7.81 7.16	4.36 12.29 21.63 0.00 9.33 6.64 7.09	17.08 (8.11) (3.19) 0.00 (3.63) (16.46) 11.24 8.35 11.28 6.65 11.79 7.40	

Total Loans and Leases to Total Assets....
Total Loans and Leases to Total Deposits.

64.70% 85.09% 10.31% 9.44%

2003 62.33% 81.07% 10.24% 9.39% 1.52%

Allowance for Loan and Lease Losses to Total Loans. Total Capital and Reserve Accounts to Total Assets. Total Loans and Leases to Total Deposits. Total Loans and Leases to Total Assets.

Tier 1 Capital to Total Assets..

75.45% 88.87% 10.24% 9.36% 1.30%

2003 73.54% .86.93% 10.50% 9.50% 1.50%

December 31,

December 31,

NATIONAL BANKS

STATE BANKS

Allowance for Loan and Lease Losses to Total Loans... Total Capital and Reserve Accounts to Total Assets.

Tier 1 Capital to Total Assets.

	national banks.	with 13 national banks, December 31, 2003. Compiled from information provided by Montana	Aggregate Assets, Liabilities and Capital of 14 national banks, December 31, 2004, compared
	ğ	7	gre
	<u>a</u>	37	ga
	ba	ati	te /
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		91	De
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		₹.	-
-		dec	20
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		3	no
		ont	npa
		ana	rec

GRAND TOTAL - ALL BANKS IN MONTANA	CAPITAL Subordinated Notes and Debentures	LIABILITIES Interest-Bearing Deposits	ASSETS Cash and Balances Due from Banks
\$14,370,515	\$0 0 0 21,978 42,835 70,037 70,037 (313) \$134,537 \$1,437,724	\$1,016,515 216,154 14,448 0 44,625 11,445 \$1,303,187	2004 2004 284,543 39,589 123,821 0 163,410 21,714 1,095,456 14,211 1,095,456 14,211 1,012,45 46,338 2,595 37,879 \$1,437,724
\$13,255,073	\$0 0 21,253 31,609 59,448 417 \$112,697 \$1,185,975	\$843,037 171,385 25,595 0 23,715 9,546 \$1,073,278	(000 omitted)
\$1,115,442	0 0 725 11,226 10,619 (730) 21,840 \$251,749	\$173,478 44,769 (11,147) 0 20,910 1,899 229,909	Increase/Decrease \$\$
8.42	0.00 0.00 3.41 35.52 17.87 (175.06) 19.38 21.23	20.58 26.12 (43.55) N/A 88.17 19.89 21.42	(7.81) (9.84) 57.28 0.00 33.25 (27.80) 24.22 7.40 24.48 31.00 (46.52) 15.77 21.23

MONTANA STATE BANKS AND TRUST COMPANIES (Cities with branches are in italics)

	Lak	
	Ennis	9
The Bank of Baker Belt Valley Bank (f) Flathead Bank of Bigfork	Belgrade Cut Bank Big Sky Western Bank (f) Bozeman Four Corners	Citizens Bank & Trust Co. (f) First Citizens Bank Laurel
The Bank of Baker Belt Valley Bank (f) Flathead Bank of Bi	yrade (ky Wester eman f	Citizens Bank & Tr First Citizens Bank Laurel
The E	Belg Big S Boz	Citizens First Cit Laurel
Baker Belt Bigfork	Big Sky	Big Timber Billings
Ba Bic Bic	Big	Bill

irst Interstate Bank (f)

Evergreen Bozeman

Colstrip Great Falls Kalispell Missoula Miles City Whitefish Helena Red Lodge Livingston Hardin Lame Deer Eureka Polson

Sheridan Plains Gillette Lander Plentywood Stevensville Whitehall Cheyenne Bozeman Broadus Riverton Jackson Hole Casper Rocky Mountain Bank Mills Jackson Laramie Laramie Bigfork Buffalo

Big Timber Livingston Whitefish Lewistown First Boulder Valley Bank American Bank (f) Montana City Big Sky Laurel Bozeman

Boulder

Western Security Bank (f)

Three Forks Belgrade Fort Benton West Yellowstone Bank of Bozeman* First Security Bank

The TrustPeople, Inc. First Citizens Bank (f)

Stockmens Bank (f)
Citizens State Bank of Choteau (f)
Freedom Bank** Cascade.

Columbia Falls. Choteau.

Peoples Bank of Deer Lodge Farmers State Bank (f) First Security Bank Deer Lodge... Denton Dillon

State Bank & Trust Co. Dutton State Bank West Yellowstone Forsyth. Dutton..

Ennis

First State Bank of Forsyth First Madison Valley Bank First Community Bank (f) Glasgow

Wolf Point Froid Three Forks /alley Bank of Glasgow (f) Culbertson Hinsdale Ashland

Community First Bank

Glendive

Bozeman Glendive Shelby Prairie Mountain Bank Heritage Bank Geraldine Missoula Billings Great Falls

Ravalli County Bank (f) Corvallis Jamilton

ittle Horn State Bank Laurel Corvallis Hardin, Havre.

Fort Benton Kalispell Chester

Citizens State Bank

ndependence Bank Glasgow Malta

Lockwood

Advisor's Trust Co., Missoula, completed voluntary liquidation and surrendered its charter 6-20-05. Scobey Poplar

STATE BANKING BOARD
3-8-05 - Approved the app
no andd
open a new bank in Colum

ication of the proposed Freedom Bank to ACTIONS: oia Falls.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

On these dates, approved applications by these banks to open 1-20-05 - Rocky Mountain Bank, Billings - Kalispell 3-16-05 - Little Horn Bank, Hardin - Laurel branches in the following locations: ADMINISTRATIVE ACTIONS:

Libby

Columbia Falls Evergreen Three Rivers Bank of Montana

Polson

Valley Bank of Helena (f)

Garfield County Bank

East Helena

Glacier Bank (f)

Jordan

side

AnnaCo Trust Company

Helena.

College Savings Trust

First Security Bank

Butte

Biafork

Anaconda

MONTANA NATIONAL BANKS AND TRUST COMPANIES (Cities with branches are in italics)

Frenchtown Missoula St. Reais

Columbus

Absarokee Billings

(f) Rank (f) First Bank of Lincoln

West One Bank

/allev Bank

Bitterroot Valley Bank First Security Bank (f)

lincoln Laurel.

Lolo.

Bonner Superior

MONTANA STATE LIBRARY 1515 E. 6th AVE. 9 0 Kalispell DOCUMENTS COLLECTION ATE Red Lodge Mountain West Bank of Kalispell, N.A. Great Falls Missoula First National Bank of Lewistown United Bank of Absarokee, N.A. Native American Bank, N.A. Western Bank of Chinook, N.A. irst National Bank of Montana Bozeman Ruby Valley National Bank Continental National Bank Mountain West Bank, N.A. First Citizens Bank, N.A. Bank of Bridger, N.A. Joliet Lovell First National Bank First National Bank Wyoming: Greybull Columbus Anaconda Montana: Bozeman Whitefish Missoula Kalispell Vaughn Columbia Falls. Iwin Bridges. Absarokee. ewistown Harlowton. Kalispell Ekalaka. Fairfield. Bridger. Chinook Helena .. yddi

Cut Bank Hysham Terry

Bozeman Conrad

Stockman Bank of Montana

Amsterdam Three Forks

Manhattan State Bank

Manhattan

Malta.

Miles City

First State Bank (f)

Great Falls Havre

Richey Worden

Plentywood

Glendive

Community Bank of Missoula (f)

Missoula.

First Security Bank (f)

Hamilton Wibaux

Flint Creek Valley Bank (f)

Philipsburg Plentywood

Montana State Bank (f)

Butte

First Citizens Bank (f)

Polson.

Ronan.

East Missoula

Clyde Park Emigrant Livingston Bank of the Rockies, N.A. White Sulphur Springs.

Sheridan

St. Ignatius

Pablo

Arlee Hot Springs

Lake County Bank (f)

First Valley Bank (f) First Security Bank Thompson Falls

Seeley Lake

Shelby.

St. Ignatius

Roundup.

First State Bank

Basin State Bank

Stanford.

Sidney

Community Bank, Inc. (f) Valley Bank of Ronan (f)

Polson

Pablo

Cities with branches of out-of-state banks operating in Montana (permitted under law effective 10/1/2001)
Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula - U.S. Bank National Association, Cincinnati, OH

Stevensville

Western Bank of Wolf Point (f)

Nolf Point.

Whitefish

(f) Member of the Federal Reserve System

*Opened 4-15-05

CLOSURE:

Glacier Bank of Whitefish (f)

State Bank of Townsend (f)

Townsend

Victor.

Plains

Dillon

First State Bank

Thompson Falls.

Helena

Lewistown Ist Bank (f)

Farmers State Bank (f)

Florence

Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier - Wells Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester, Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Fargo Bank, National Association, San Francisco, CA

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No. 272

ABSTRACT OF REPORTS TRUST COMPANIES OF CONDITION STATE BANKS MONTANA

TRUST COMPANIES

NATIONAL BANKS

June 30, 2005

.Director, DepartmentCommissioner of Banking & Financial Institutions of Administration Annie M. Goodwin... Janet Kelly.

OFFICE STAFF

Chief Examiner Office Supervisor Deputy Commissioner Administrative Support Christopher Romano... Bob Fitzsimmons Jonna Zollinger James Darfler... Mark Prichard.

HELENA AREA EXAMINERS

David Novotny...... Bank Examination Manager Senior Bank Examiner Bank Examiner Bank Examiner Bank Examiner Bank Examiner Bank Examiner Shannon Gardner Paul Staudohar. Paul Reynolds. Louann Kicker. Noela Taylor.. Shelly Lee ..

BILLINGS AREA EXAMINERS

Darryl Redman...... Bank Examination Manager Senior Bank Examiner Victoria Bakken Kelly Bjornstad Barry Smith Michael Webb Ronald Rusho **Tanya Wetzel** Darrin Maas

compared with 63 state banks and 4 trust companies, June 30, 2004. Aggregate Assets, Liabilities and Capital of 65 state banks and 3 trust companies, June 30, 2005,

STATE BANKS Total Loans and Leases to Total Assets	TOTAL LIABILITIES AND CAPITAL	TOTAL CAPITAL	Capital Reserves	Common Stock	Preferred Stock	CAPITAL Subordinated Notes and Debentures	TOTAL LIABILITIES			Pemand Notes Demand Notes	Non-Interest-Bearing Deposits	Interest-Bearing Deposits	LIABILITIES	TOTAL ASSETS	Other Assets	Other Real Estate Owned	Net Loans and Leases	Less: Allowance for Loan and Lease Losses	Loans and Leases	Funds Sold & Repurchase Agreements	Securities - Held for Frading	Securities - Available for Sale	Securities - Held to Maturity	ASSETS Cash and Balances Due from Banks			
2005 67.88% 90.38% 10.63% 1.43%	\$13,274,427	\$1,295,589	359,523	800.754		\$15.000	\$11,978,838		1,045,661	/84,/11	2	\$7,863,347		\$13,274,427	457,636	12,636	8,968,888	129,747	9,098,635	115.101	2817384	2,570,792	246,592	\$597,241	2005	- Ju	
55.25% 86.32% 10.17% 9.30% 1.48%	\$12,391,346	\$1,151,850	297,798	118,802 753,086	262	\$0	\$11,239,496	67,307	1,093,392	616,9/1 4.414	1,979,496	\$7,477,916		\$12,391,346	444,309	12,826	8,043,119	120,929	8,164,048	116.791	2 820 732	2,565,459	255,273	\$660,903	2004	June 30	(000 omitted)
	\$883,081	143,739	61,725	2,646 47,668	(262)	15.000	739,342	14,529	(47,731)	167,740	223,787	\$385,431		\$883,081	13,327	(190)	925,769	8,818	934,587	(1,690)	(3 348)	5,333	(8,681)	(\$63,662)	\$\$	Increase/Decrease	
	7.13	12.48	20.73	2.23 6.33	(100.00)	N/A	6.58	21.59	(4.37)	(100.00)	11.31	5.15		7.13	3.00	(1.48)	11.51	7.29	11.45	(1.45)	0.00	0.21	(3.40)	(9.63)	%)ecrease	

Total Capital and Reserve Accounts to Total Assets. Total Loans and Leases to Total Deposits. Total Loans and Leases to Total Assets.

92.17% 10.08% 9.16% 1.32%

10.08% 9.21% 1.27% 89.98% 75.38% 2004

2005 76.88%

June 30

Tier 1 Capital to Total Assets...

Allowance for Loan and Lease Losses to Total Loans

NATIONAL BANKS

GRAND TOTAL - ALL BANKS IN MONTANA

\$14,807,585

\$13,775,689

\$1,031,896

7.49

14 national banks, June 30, 2004. Compiled from information provided by Montana national banks. Aggregate Assets, Liabilities and Capital of 14 national banks, June 30, 2005, compared with

June 30

Increase/Decrease

(000 omitted)

TOTAL LIABILITIES AND CAPITAL \$	CAPITAL Subordinated Notes and Debentures	LIABILITIES Interest-Bearing Deposits	ASSETS Cash and Balances Due from Banks
\$1,533,158	\$0 0 21,978 43,835 75,057 (440) \$140,430	\$1,066,636 225,283 23,316 0 66,238 11,255 \$1,392,728	\$74,940 38,579 122,238 0 160,817 31,370 1,190,811 15,665 1,175,146 47,285 2,167 41,433 \$1,533,158
\$1,384,343	\$0 0 21,978 41,435 64,833 (764) \$127,482	\$971,834 199,168 25,002 0 50,623 10,234 \$1,256,861	\$82,953 42,460 118,657 0 161,117 16,102 1,053,658 13,403 1,040,255 42,731 2,244 38,941 \$1,384,343
\$148,815	0 0 0 2,400 10,224 324 12,948	\$94,802 26,115 (1,686) 0 15,615 1,021 135,867	\$\$ (\$8,013) (3,881) 3,581 0 (300) 15,268 137,153 2,262 134,891 4,554 (77) 2,492 \$148,815
10.75	0.00 0.00 0.00 0.00 5.79 15.77 (42.41) 10.16	9.75 13.11 (6.74) 0.00 30.85 9.98 10.81	% (9.66) (9.14) 3.02 0.00 (0.19) 94.82 13.02 16.88 12.97 10.66 (3.43) 6.40